

Dependent Eligibility Rules and Verification Requirements for Plan Year 2011

Eligibility Definition	Documentation Required
<u>Spouse</u> A person of the opposite sex to whom you are legally married.	A legible photocopy of the Marriage Certificate OR a legible photocopy of the top half of the front page of the employee/retiree's most recent federal tax return (Form 1040)
<u>Common Law Spouse</u> A person of the opposite sex with whom you have established a Common Law union in a state which recognizes Common Law marriage (Kentucky does not recognize Common Law Marriage).	A legible photocopy of the Certificate or Affidavit of Common Law Marriage from a state that recognizes Common Law Marriage.
<u>Child Age 0 to 18</u> In the case of a child who has not yet attained his/her 19th birthday, "child" means an individual who is – <ul style="list-style-type: none"> • A son, daughter, stepson, or stepdaughter of the employee/retiree, or • An eligible foster child of the employee/retiree (eligible foster child means an individual who is placed with the employee/retiree by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction), or • An adopted child of the employee/retiree (a legally adopted individual of the employee/retiree, or an individual who is lawfully placed with the employee/retiree for legal adoption by the employee/retiree, shall be treated as a child), or • A grandchild for whom the employee/retiree has been awarded guardianship or custody by a court of competent jurisdiction. 	<p><u>Natural Child:</u> A legible photocopy of the child's birth certificate showing the name of the employee/retiree as a parent.</p> <p><u>Step Child:</u> A legible photocopy of the child's birth certificate showing the name of the employee/retiree's spouse as a parent; and a legible copy of the marriage certificate showing the names of the employee/retiree and the spouse.</p> <p><u>Legal Guardian, Adoption, Grandchild(ren) or Foster Child(ren):</u> Legible photocopies of Court Orders, Guardianship Documents, Affidavits of Dependency, with the presiding judge's signature and filed status; or legible Adoption or Legal Placement Decrees with the presiding judge's signature.</p>
<u>Child Age 19 to 25</u> In the case of a child who has attained his/her 19th birthday but who has not yet attained his/her 26th birthday, "child" means an individual who is – <ul style="list-style-type: none"> • A son, daughter, stepson, stepdaughter, eligible foster child, an adopted child or a grandchild of the employee/retiree – as described above; AND <ul style="list-style-type: none"> • Is <u>NOT</u> eligible to enroll in an employer-sponsored health plan offered by the child's <i>full-time</i> employer. 	Must submit the documents described above for children and the Kentucky Employees' Health Plan 2011 Certification of Dependent Eligibility form.
<u>Disabled Dependent</u> A dependent child who is totally and permanently disabled may be covered on your KEHP benefit plan beyond the end of the month in which he/she turns 26, provided the disability (a) started before his/her 26 th birthday and (b) is medically-certified by a physician. A disabled child who was not covered on this Plan prior to his/her 26 th birthday may not be enrolled in KEHP unless he/she sustains a specific qualifying event.	Contact the Enrollment Information Branch at 502-564-1205 for the specific documentation needed.
<u>Cross Reference Payment Option</u> A payment option involving two employees/retirees who are a legally married couple and enroll themselves and at least one child as a dependent in a KEHP family plan.	Documentation listed above to verify spouse and children.

Please Note: Documentation for dependents enrolled during Open Enrollment (who were not previously verified during the dependent audit) must be provided no later than December 20, 2010. Dependent verification for Qualifying Events must be submitted with the Qualifying Event documents. Qualifying Event enrollment documents must be signed within the event timeframe.